STATE OF WASHINGTON



OFFICE OF INSURANCE COMMISSIONER

| In the Matter of |) No. D 04 - 167 |
|--------------------------------|----------------------------------|
| Michelle D. Bogart, Licensee. |)) ORDER REVOKING LICENSE))) |

To: Michelle D. Bogart 170 Goose Haven Lane Yakima, WA 98901

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that your license is REVOKED, effective August 18, 2004, pursuant to RCW 48.17.530 and 48.17.540(2).

THIS ORDER IS BASED ON THE FOLLOWING:

- 1. The Office of Insurance Commission (OIC) received OIC form # INS-24, Termination of Appointment/Affiliation, from Farmers Insurance Group of Companies (FIG). The completed form indicated that you were being terminated for cause. Included with the form was a letter dated April 19, 2004 from Dave Hill, Division Marketing Manger for FIG, advising you that you were being terminated for embezzlement.
- 2. OIC investigator Tom Talarico wrote to you on July 6, 2004. In your response letter, dated July 10, 2004, you admitted taking consumers premium payments to help pay your own personal bills.

By reason of your conduct you have shown yourself to be, and are so deemed by the commissioner, untrustworthy and a source of injury and loss to the public and not qualified to be an insurance agent in the State of Washington. Accordingly, your license is revoked pursuant to RCW 48.17.530 (1) (b), (d), and (h).

IT IS FURTHER ORDERED that you return your insurance agent's license certificate to the Commissioner on or before the effective date of the revocation of your license, as required by RCW 48.17.530(4).

NOTICE CONCERNING YOUR RIGHT TO A HEARING. Please note that a detailed summary of your right to contest this Order is attached. Briefly, if you are aggrieved by this Order, RCW 48.04.010 permits you to demand a hearing. Pursuant to that statute and others: You must demand a hearing, in writing, within 90 days after the date of this Order, which is the day it was mailed to you, or you will waive your right to a hearing. Your demand for a hearing must specify briefly the reasons why you think this Order should be changed. If your demand for a hearing is received by the Commissioner before the effective date of the revocation, then the revocation will be stayed (postponed) pending the hearing, pursuant to RCW 48.04.020. Upon receipt of your demand for hearing, you will be contacted by an assistant of the Chief Hearing Officer to schedule a teleconference with you and the Insurance Commissioner's Office to discuss the hearing and the procedures to be followed.

Please send any demand for hearing to Insurance Commissioner, attention Scott Jarvis, Deputy Insurance Commissioner, Office of the Insurance Commissioner, P.O. Box 40257, Olympia, WA 98504-0257.

ENTERED AT TUMWATER, WASHINGTON, this 29th day of July, 2004.

MIKE KREIDLER Insurance Commissioner

By

SCOTT JARVIS Deputy Commissioner

Investigator: Tom Talarico